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TOZZI 201-KFM

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THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant : MARIO S. TOZZI

Serial No. : 09/500,203

Filed : February 8, 2000

For : ELECTRIC WITHDRAWAL AUTHORIZATION STORE
AND FORWARD FOR CASH AND CREDIT ACCOUNTS

Art Unit : 2164

Examiner : Geoffrey R. Akers

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JUN 10 2002

Technology Center 2100

May 24, 2002

Hon. Commissioner of Patents
& Trademarks
Washington, DC 20231

Sir:

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JUN 14 2002

RESPONSE UNDER RULE 111

GROUP 3600

ADDITIONAL FEE:

Please charge any insufficiency of fee, or credit any
excess, to Deposit Account No. 50-0427.

R E M A R K S

The Office Action issued February 25, 2002 has been
received and its contents have been carefully considered.

Claims 1-18 (all the claims of this application) stand
rejected under 35 USC §103(a) as unpatentable over the U.S.
Patent No. 5,953,710 to Fleming in view of the U.S. Patent